



Attorney Docket No. 07-1087

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Roger Howard WILLIAMS III

Serial No.: 10/777,586

Group No.: 3692

Filed: February 12, 2004

Examiner: Subramanian, Narayanswamy

For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING
INSTRUMENT

**Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

AMENDMENT IN RESPONSE TO ACTION OF APRIL 6, 2007

This responds to the Office action mailed April 6, 2007. In lieu of the Amendment filed on July 6, 2007, but not entered, please amend the present application as follows: